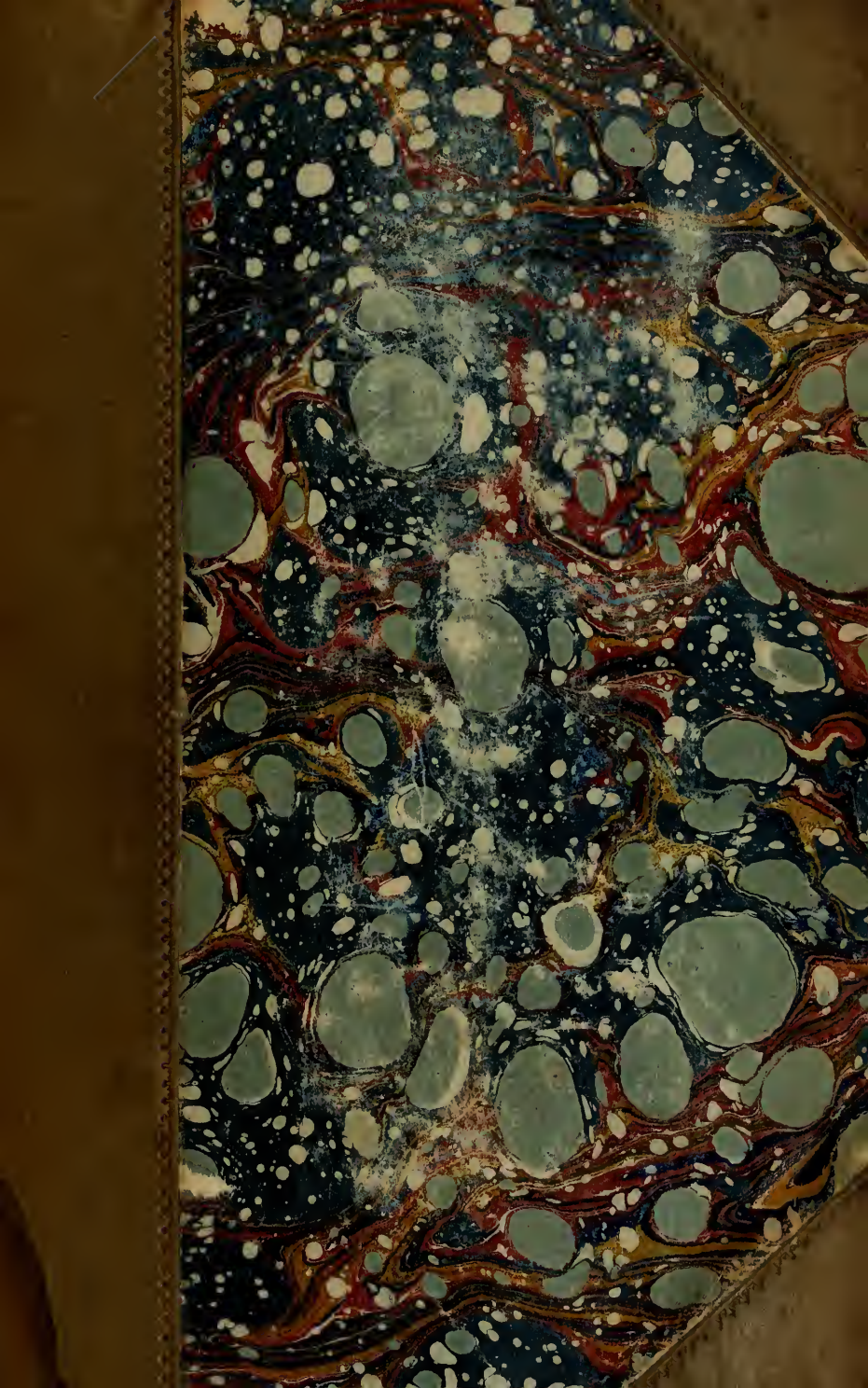
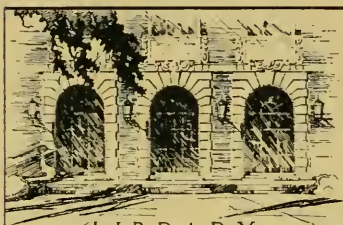
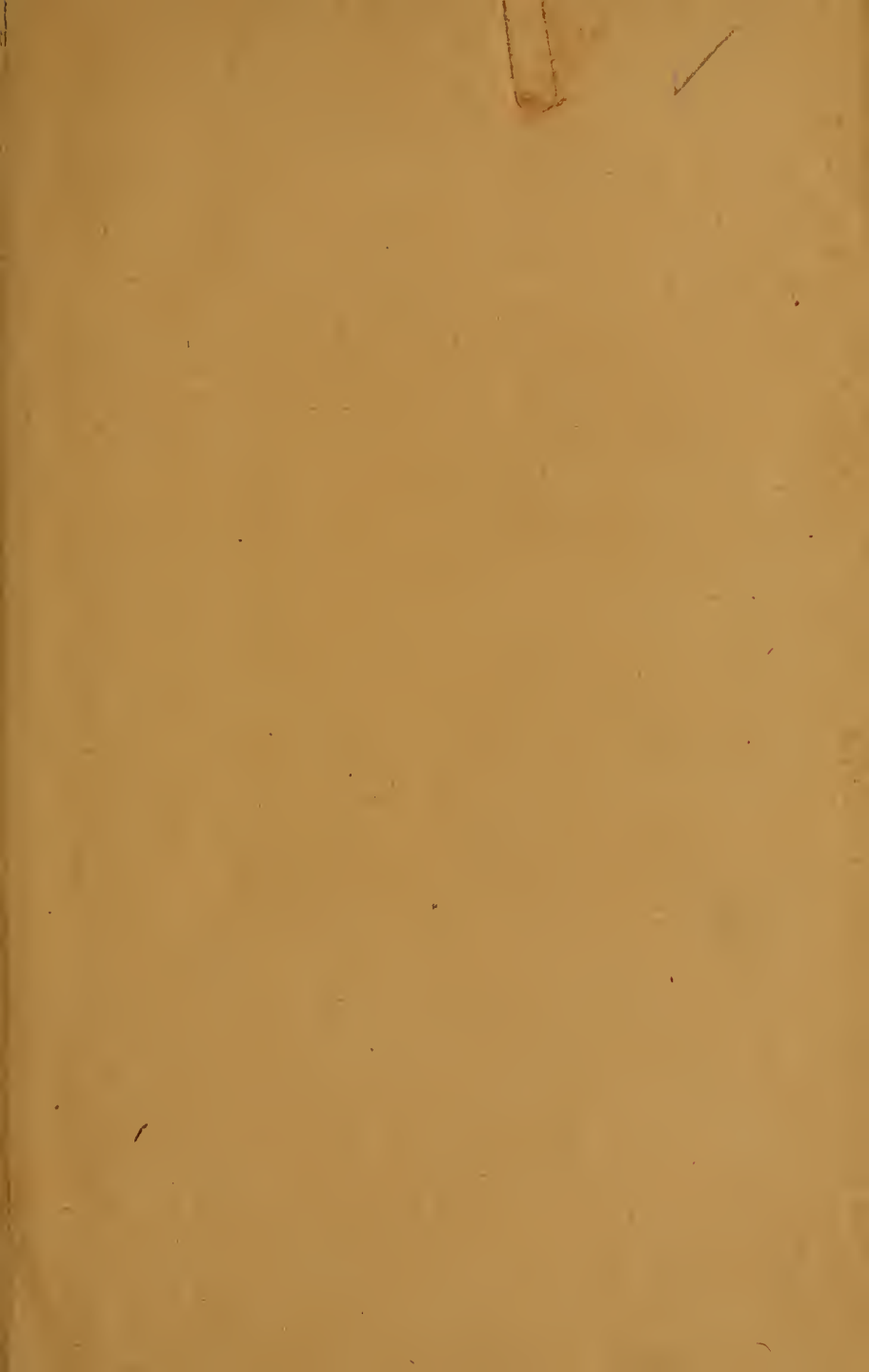






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PAUPERIZATION:

CAUSE AND CURE.

BY

SIR BALDWIN LEIGHTON, BART.

FOURTH EDITION.

PAUPERIZATION:

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SIR BALDWIN LEIGHTON, BART.

*Being two Papers read at the Social Science Congress at Leeds, October,
1871.*

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"THE English are a dumb people. They can do great acts but not describe them. Like the old Romans, and some few others, their epic poem is written on the earth's surface: England her mark! The spoken word, the written poem, is said to be an epitome of the man; how much more the done work. Whatsoever of morality and of intelligence; what of patience, perseverance, faithfulness, of method, insight, ingenuity, energy; in a word, whatsoever of strength the man had in him, will be written in the work he does."

CARLYLE'S "PAST AND PRESENT."

PREFACE.

THE two following papers, read at the Leeds Social Science Congress, October, 1871, having attracted more attention than could have been anticipated, and having already by private circulation contributed something towards an improved Poor Law administration, it has been suggested that they should be published. What value they may have arises entirely from their being a record of Fact; a description of the successful application of the simplest, and yet most neglected, economic truths to the condition of the poor: Thrift, Sympathy, and Work, instead of Improvidence, Cash-nexus, and Charity-doles, and it is certain that the same results as are exhibited here, incredible as to some they have appeared, may be attained elsewhere in town as well as country, if individuals informed and capable are forthcoming.

Of these results, the work of a life now gone, the present writer is but the recorder; but if these pages may set some to think and to work, or bring others together who should not bide apart, they will not have been written in vain.

BALDWYN LEIGHTON.

Loton Park, December, 1871.

POOR LAW OUT-RELIEF.

PERHAPS the most satisfactory way of describing the principles that should regulate Poor Law Relief will be to explain the administration of out-relief in a certain, now notorious, Union ; for the management of out-relief has always been the crucial difficulty of the system, and is now acknowledged to be the main question.

In attempting to demonstrate such administration as exemplified in the Union of Atcham, in Shropshire, an agricultural district of about 20,000 inhabitants—it may be instructive to state, first two or three facts or principles which will be found to lie at the root of, and to be the key to, the whole matter, and which have certainly been here the main cause of what are now considered successful results.

(1.) The systematic adoption of strict and sound principles in giving out-door relief: the chief one being an attempt to set a premium on thrift and a discount on improvidence, as far as the present Poor Law will allow.

(2.) Personal devotion to the work—a constant unremitting energy on the part of one or two guardians, acting and re-acting on the officials. It is unnecessary to remind an audience of practical men that this minute individual service is the secret and the soul of success in carrying out any such intricate matters as the administration of a Poor Law ; and that without such living spirit even the soundest principles become deadened and inoperative.

(3.) Sanitary precautions to mitigate as far as may be that fruitful cause of pauperism, illness from bad drainage, and bad ventilation.

First, then, with regard to out-door relief :—When an applicant comes to the Board, and before he appears there, a minute investigation is made into his circumstances and antecedents, his home is visited, and his family and relations scheduled. Some such course is supposed to take place at most Boards, but in many, such as in London, where the applicants are many and the relieving officers comparatively few, the enquiry is not very thorough. But further, there is required here the earnings of applicant's family, children or relatives able and bound to assist, rent paid, and quantity of land held, state of cottage whether tidy or the contrary, character of applicant, and name of his employer ; whether he ever belonged to any club or has ever made any efforts to provide for himself or his family, and if his children have been vaccinated.

If a parent's sons or daughters are earning wages this would be taken into account, and the guardians would consider them bound to

contribute to the support of their parent according to their ability. No relief is ever given to non-residents ; and no out-relief is ever allowed to illegitimate children, nor to deserted wives, whom experience shows are generally in collusion with their husbands.

If the rent of a cottage exceed 4*l.*, relief would only be granted for a short time, in order to allow the pauper to look out for a cheaper dwelling. Should the applicant have more land than a garden, the guardians would refuse out-relief, except medical or temporary, on account of the bad example to the poorer neighbours. Should the bedrooms be over-crowded, except with a man's own family, the guardians might refuse out-relief.

If a man or a woman's character is indifferent, out-relief is generally refused, but in the instance of members of benefit societies the case is always favourably considered. In determining the amount to be given to a member of a benefit society (not sufficiently provided for thereby), this Board, after some scruple, in which the desire to promote provident habits has come into collision with the rule of the Poor Law, have determined, *ceteris paribus*, to give the members of benefit societies one half they would give to applicants in the same position who were not members. This cannot be considered altogether satisfactory, and it is altogether illegal, but of this more hereafter.

When widows or men with children apply, the Board offer to take part of their family into the house, and though this plan was first introduced in order that the children of widows should receive an education, or in the case of sick men that the ventilation of his home should be improved by lessening the numbers, yet it has proved, rather to the surprise of the guardians, a most efficient test of destitution. It is, in fact, an application of the workhouse test, without breaking up the home ; but the children so admitted, are far more carefully seen to than in most Union schools, and according to the reports of the Poor Law inspector, it is one of the best managed in England.

In considering the question of out or in-relief the Board have never been guided by motives of economy, falsely so called, but wholly and solely by principle. "Money is no object to us" has often been the conclusive answer to guardians or applicants who argued for granting some wretched dole that would only have gone to pauperise, or to supplement wages. In the return of expenditure for in-door paupers, it may be perceived that the individual cost is higher than in most unions, thus proving, that as far as money goes, more care and regard are shown than in most unions.

(2.) And that brings us to the personal service and supervision in the whole administration. Very considerable interest has been taken by the Chairman and some of the other guardians in the condition generally of the inmates, and especially in the school. The children are not only taught reading and writing, but they are industrially trained and so fitted for service that there is never the slightest difficulty in obtaining them places ; there is, in fact, a local

demand for them. It has been found by careful enquiry that a very small number of these children ever return to the workhouse, and hardly any who have had time to experience the effect of the training, so carefully bestowed. With this practical experience before his eyes, and with a lively knowledge of certain facts existing under the old Poor Law, when relations, and often mothers themselves, were paid for taking care of their own children, the Chairman, who for nearly forty years successfully worked this Union, had formed a strong opinion adverse to the effect of such an experiment in this country as the boarding-out system which has lately been sanctioned by the Poor Law Board.

Upon the same grounds, namely, to discourage that sort of communistic dependence too often promoted by the present administration of the Poor Law, the Chairman was strongly opposed to the introducing of the Compound Householder Act into his Union, namely, the creation of a class of persons unconscious of rates. When Tom Smith has to pay for his neighbour, Jack Robinson, he will see that he does not too easily come on the rates, but when Smith has nothing to pay, he is not so careful; and to this insidious cause may be often traced the prevalence of actual pauperism; in the Union above quoted, the only district where pauperism appears above the average being where the Small Tenements Act is in force. Perhaps it may some day be made clear that those who, for political or other reasons, made this Act universal in towns, exhibited culpable ignorance of a fruitful source of pauperism, and have aggravated, not a little, the difficulties of those engaged in dealing with the matter.

To the personal energy which made the school a model to Poor Law inspectors, was in great part the whole success of this administration due. A chairman of a union who will find opportunities for constant personal communication with the master, schoolmaster, and other officials, will strengthen both his own and their hands, and a guardian who will inquire minutely of the inmates of a workhouse how they came there (generally flagrant improvidence) will learn some of the most fertile local causes of pauperism. An inquiry as to how those are living who have left the workhouse, and who have been refused out-relief, will often lead to still further disclosures; but this, it should be observed, is impossible in any very large area of management, and difficult in any but a very moderate one. Therefore the present policy of the Poor Law Board in enlarging areas, some already unmanageable by their bulk and thereby destroying the possibility of personal supervision, is not the way best calculated to reduce pauperism.

But this personal supervision and care were still more shown in the district where the Chairman himself resided. Here in two Poor Law parishes, comprising a population of about 2500 souls, the pauperism amounted to only $\frac{1}{2}$ per cent., almost all being in-door relief. While in one of those parishes, containing 300 souls, entirely owned by the Chairman, the pauperism amounted to some fraction—virtually *nil*. Thus by no spasmodic or accidental process, but by

distinct gradation and care, an example of the extermination of pauperism is here shown. This consummation was entirely arrived at by setting a premium on thrift, and a discount and discouragement on improvidence, as a landlord can, by giving away little or nothing directly, but by spending considerable sums in improvement of cottages, drainage, &c., and by always declining, under any circumstances, to supplement the Poor Law relief.

These principles have been systematically applied for nearly forty years with the following results as regards statistics:—

	1836.		1856.		1870.
Population	17,855	...	19,080	...	19,314
Paupers	1,395		329		293
	or 8 p. c.		or $1\frac{3}{4}$ p. c.		or $1\frac{1}{2}$ p. c.

The reduction in expenditure is more than 100 per cent., namely, from 9800*l.* in 1837, to 4230*l.* in 1868. The present rate is 6*d.* in the pound for the relief of the poor. But these reductions, inaugurated by the new Poor Law, were going on in many places during those years, and are in no way exceptional. What is exceptional and unique in England is the proportion of the out-relief to the in-door poor, namely:—

1834.			1856.			1870.	
In.	Out.		In.	Out.		In.	Out.
196	1199		176	153		154	139

Showing the pauperism proceeding at a decreasing ratio to the increase of population. Out of 600 unions in England this is the only one that exhibits a smaller proportion of out-door poor to in-door. For anything approaching a parallel you must go to the Irish Poor Law, where the regulations and medical relief make comparison difficult. But the ablest men have now declared their convictions that it is not the in-door but the out-door pauperism that is the subject that most demands attention and reform.

It does not require anything like forty years to produce these results; less than forty months, in the opinion of the aforesaid Chairman, might suffice to make a serious diminution in even the most pauperised unions; but what makes the difficulties so great is the habits of the people promoted by the present fatuous administration, and the absence of men capable and willing to devote themselves to the work. And, indeed, it is hardly wonderful if few are to be found to give themselves up to the laborious and gratuitous, but at the same time thankless, task of taking in hand a union of some 80,000 or 100,000 souls, of whom some 8 or 9 per cent. are already hopeless paupers.

(3.) Then, with regard to preventive measures, the most preventible and yet most fertile cause of out-relief is sickness, from neglect of the most obvious sanitary precautions. Therefore, in any

case of more than casual sickness, in any sudden epidemic, attention in this Union is immediately directed to the state of the cottages in question; and if found, as is usually the case, in a state of palpable unhealthiness, the notice of the landlord or his agent is at once called to the circumstance; and it generally happens that either through the local guardians, or some other influence, an improvement is made. By this means the death rate in the Union has been reduced to fourteen per 1000—one of the lowest in England. And here it might be mentioned that the duties of guardian should not altogether cease when leaving the board. If landlords and clergymen, guardians and others, would interest themselves a little in these apparently small matters of the economy of life; if, instead of diffusing direct charity, they would use some active intelligence and sympathy in their own immediate neighbourhood by first serving on boards of guardians and getting to understand the relation of law, and then applying practically sound principles to the elevation and improvement of the poor, they would be the greatest allies a board of guardians, and a chairman in particular, could have in his struggle with pauperization, and make the Poor Law itself a means of raising instead of a mode of degrading a population.

In many unions it would be desirable to appoint at once a medical inspecting officer for a short time, to examine and report upon sanitary deficiencies, and this more especially in towns where much sickness is produced by neglect of the most simple precautions.

Much of the success herein recorded was considered by the Chairman to be due to the perfect harmony and unanimity that reigned at the Board, and to the zeal and activity of the officers. The changes for the last thirty years, both in guardians and officers, have been as slight as is compatible with human life.

In conclusion, to recur to the question of giving relief to members of benefit societies (in which must be included the members of some that have by a wrong basis of computation broken up), and also in giving relief to applicants who at some time have attempted by deposits in savings banks or otherwise to make some provision for illness or old age, the issue is rather an important one. It is a difficulty which has occurred to most practical administrators of modern Poor Law, and it is a question not yet solved by the circular of the Poor Law Board in 1840, or the letter of January 5, 1870, in answer to Mr. Paget, and the Somersetshire miners, which is given at p. 108 of the Poor Law Report of 1869-70.

This much, nevertheless, may be said, that, however correct in law, or sound in theory, a system may be which encourages improvidence, or teaches the poor, as they are being practically taught in nearly every union in England, that any provision they make will disqualify them for relief—which is looked upon often as a sort of right—any such system must, eventually, come to be superseded by a more elevating one, and however perfect, even in principle, it may appear, you must first make it perfect in practice before it can be advantageously adopted. Furthermore, as a matter of principle, is

the essential communism incorporated into our Poor Law itself altogether sound? Is not the system itself a matter of expediency and compromise, and therefore to be applied as a system of expediency and practical effect? What is the practical effect of this, not what is the strict theory, must be the question answered by the Poor Law Board.

There is an association, co-extensive with the Poor Law districts, now rapidly spreading over London, and known as the "Society for Organizing Charity and Repressing Mendicity," some of the members of which from the first commencement realized this difficulty, namely, when John Thrift and William Spendall appear before a board of guardians, John Thrift, who has made some provision for himself and family, is sent empty away, but William Spendall, who has never saved a farthing, is provided and cared for by the other rate-payers, and goes home rejoicing to pauperize his friends and neighbours.

This Society, through some of its committees, has attempted, as far as might be in the two or three years of its existence, to reverse this principle. John Thrift is to them a subject for assistance and sympathy, but William Spendall must look to the bare subsistence of the Poor Law. Is it impracticable to introduce such a policy into our present Poor Law? Here is a sort of outline for consideration, *quantum valet*:—

(1.) Administer generally your relief on a more liberal scale to those who have made some attempt at provision for themselves than to those who have not, and so set a premium on thrift.

(2.) As a rule the annuity or allowance of a friendly society should not be directly supplemented, since it ought to be adequate; but give to non-subscribers, *ceteris paribus*, two thirds only of what members are receiving, or the offer of the workhouse.

(3.) As a matter of principle and general rule, make it extensively known that those who when able make no provision for themselves will get less favour, if, indeed, any out-relief given at all. This need in no way be adopted at first as a hard and fast rule, but merely declared as the ulterior practice gradually to be taught to the poor, and the example of a few cases will soon be found contagious.

(4.) A Government recognition and insurance of all benefit societies that will pass a liberal scale drawn up by actuaries; namely, on the principle that one generation should support another—the young the old.

A step has already been made in this direction by Mr. Gladstone's Post-office Savings Bank and annuities—but information is at present very scantily supplied to different post-offices. The attention of the Poor Law Board might be called to this.

And now, finally, as one fact is worth forty arguments, consider these three—three great organized facts or systems working within the cognisance of, and actually in connection with, the Central Poor Law Board, and all tending to some better effect than towards improvidence and pauperism.

First.—The administration of the Union herein described, where these sort of principles have been practically applied for nearly forty years with this sort of result:—That if pauperism over the rest of England could be brought to the same level, the country and the ratepayers might be saved some 2,000,000*l.* or 3,000,000*l.* a year, and according to this experience the poor proportionately benefited, for that is the main point in question.

Secondly.—The Irish Poor Law where out-relief, except medical, is so strictly administered that the number represents only 1·15 of the proportion so treated in England. These statistics somewhat tally with those of the Union above described.

Thirdly.—The movement known as the Society for Organizing Charity and Repressing Mendicity, which has now laid itself alongside the Poor Law in London, and is gradually extending itself over the whole country, which, in reversing the present treatment of the poor, and substituting personal service and sympathy for mechanical cash-nexus, is seeking to raise up over England a new system to correct the vices of the old.

For side by side with a strictly administered Poor Law we should require and desire, especially in towns, a thorough co-extensive administration of localized and organized charity; not that thoughtless, easy giving, miscalled charity; not that vicarious system of paid secretaries, endowments, subscriptions, and sympathy by deputy, that is twice cursed—that curses him that takes and him that gives; no, not that, but hearty co-operation and personal service, with money spent on sound economic five-per-cent. principles, such as the improvement of the dwellings of the poor in towns has been shown to be, and with it all an associated power of repression towards vagrancy and imposture.

To sum up, then, and to repeat the practical causes that have been found in the aforesaid Union to reduce pauperism to a minimum, and out-door relief to the smallest in England, they are these:—

- (1.) A strict administration of out-relief.
- (2.) Personal energy, supervision, and sympathy.
- (3.) Sanitary precautions.

(4.) And last, but not least, a practical reversal of the present Poor Law policy, and a revolution by administration in setting a premium on thrift.

LANDLORDS AND LABOURERS.

MUCH has been written and said on the condition of the unskilled agricultural labourer, his wants and his vacancies, his prospects and his drawbacks. His position has been represented on the one hand as hopeless and helpless, on the other hand it has been practically shown that his lot is in many respects more eligible than that of the town workman. Meanwhile though governments with expensive commissions, and individuals with knowledge more or less imperfect, seem to have exhausted the subject, the condition of the rural labourer, especially in parts of the south and west of England, is yet an unsolved problem.

Since in these set of questions we are nothing unless practical, it should be stated that the suggestions here put forward are founded on what has been practically done by individual and especially landlord influence in a certain agricultural district where wages are not high, and where Pauperism, and its natural concomitants of misery, improvidence, and degradation, were once rampant. Moreover since, under institutions and customs generally similar, we have now two totally different states of things existing (as in Northumberland and Devonshire), it would appear a practical undertaking to endeavour to raise up the standard of the worst by the standard of the better.

Some fundamental facts must not be lost sight of in the consideration of such a subject, because they will be found, after all that can be said and done, to have an influence for good and evil respectively. Such are, for instance, Race, Soil, and the presence of mines and manufactures.

First, as to Race or natural constitution of people which, after the lapse of centuries, can still be distinctly perceived in different counties, and that without any very great ethnological acumen. There is the Saxon, or Anglo-Saxon of the south, and the Anglo-Celt of the west; there is the Danish nationality of the northern counties, and the Gaelic Celt of the Highlands and of Ireland, differing again distinctly from one another. And this distinction, which may be traced in habits, in religion, and even in conversation, has a bearing no doubt upon condition; the Welsh waggoner will sometimes stop to argue about religion, and the Yorkshire ploughboy turn to a discussion of horseflesh; the Irish cottier will be garrulous about his potatoes and his family, while the plodding Anglo-Saxon of the south will be eloquent about want of work and wages, and the union workhouse. It is with this Anglo-Saxon of the south that we are now chiefly concerned; and on this point one rather bold observation has been made, which a practical diagnosis of the country seems partly to bear out; namely, that the line of the Trent nearly divides the prosperous from the ill-conditioned *quà* agricultural labourers, who being, as it were, at the base of the social polity, are most liable to the effects of what may be called natural causes.

Then as to soil, it will be found that where the soil is rich, the

farms large, and the farmers men of capital, the position of the agricultural labourer will be better on the whole than where with small farms and struggling tenants, as in the south-west of England, the labourer is only employed for a few months in the year, and cast adrift to his own resources or the cold comfort of the Poor Law in winter. It is affirmed that in many parts of Hampshire, Berkshire, and Devonshire, agricultural labourers who for eight months in the year have steadily worked for the surrounding farmers, are during many weeks or even months inmates of the workhouse; or in what will be found an almost equally degraded condition, regular recipients of out-door relief every winter. This is supplementation of wages with a vengeance; this is a state of things that cannot but call for the most profound sympathy, and if it were not for practical demonstration of its unnecessary, for the most profound despair. Then as to the accidental presence of mines and manufactures in a county or district; it will generally be found that by supplying work, and so absorbing almost on the spot the surplus labour, and in a lesser degree by raising the wages and the value of agricultural produce thereby in the neighbourhood, the condition of the labourer is improved. The presence of mines and manufactures in the north may be contrasted with their general absence in the south.

But in addition to these more fundamental and less alterable causes, there are local and incidental reasons which perhaps in an equal or even greater degree affect the condition of the agricultural labourer; and seeing that there is no insuperable difficulty to their correction in any and every district in England, it is to them that more especial attention should be directed—they are chiefly these: A badly-administered Poor Law, aggravated by that pest of the poor man's home, a superfluity of beer-shops; a want of intelligent and improving landlords, and an absence of all means of investment for the labourers' savings.

The question of a better administration of the Poor Law, which, in some districts, seems to cause the very evils of improvidence and dependence it should seek to cure, would take too long adequately to go into here, more especially as some of the incidents of the southern counties of England seem almost beyond the power of Poor Law to deal with. It would seem as if labour were in excess, and that migration is the only cure. If the farmers habitually turn off their men in the winter, and there is no work for them, although, during the summer months they are required, it may be that migration must naturally correct the overplus, and machinery supply its place. This would have two effects, which the farmers, landlords, and others, should well consider. First, wages would rise, which would possibly be no loss to any one, as it has been often shown that the lowest paid labour is not always the cheapest; but secondly, the best men would be the first to migrate. This would soon be felt as a serious and palpable loss in a district, as has practically been found in more than one previously overstocked neighbourhood. But as to the administration of the Poor Law, it may be mentioned that in the district in a west midland county, the practical treatment of which

forms the basis of these suggestions, pauperism once extensive, amounting to 6 or 7 per cent., is now, by a judicious administration, reduced to the lowest in England, namely, $\frac{1}{2}$ per cent., while some neighbouring unions, under similar conditions, are hardly reduced at all from their normal level under the old Poor Law of 6 per cent. The chief features of this administration have been great individual supervision, a strict system of out-door relief, considerable regard to sanitary conditions, and generally an attempt to encourage provident habits, and to correct the communistic feeling of the old Poor Law by thrift. As regards the demoralizing influence of the beer-shop, legislation will no doubt shortly give to the magistrates, or some local authority, larger powers than the emasculated measure of 1869. One mode of legislation, not yet much considered, would be to raise the rating qualifications, which would at a stroke do away with many of the lower class of beer-shops. But in towns, in neighbourhoods where the beer-shops and public-houses amount to about one for every twenty or thirty grown-up males—not a very unusual proportion—it is evident that either the beer-shop keepers or some of the twenty or thirty men must, financially or morally, be ruined; and every inducement, legitimate or other, will be brought into play to prevent the financial ruin of the beer-shop, especially when temptation is so easy, and resistance so hard. This beer-shop and licensing difficulty is the natural result of the Beer Act, an instance of legislation by theory: what was then called free-trade in beer has turned out to be free-trade in vice, and vice, too, now with a vested interest acquired by law. But when actually under the guise of thrift and providence, that is, for the monthly or weekly meetings of a benefit club, labouring men assemble at the beer-shops, the landlord of which is the manager of the society, it is difficult for the most providently disposed to resist the insidious snare; and seeing that the friendly society, properly constituted, may ultimately be shown to be one chief correction and cure for the low condition of the labourer, you hereby have demoralization and improvidence introduced under the very guise of thrift—the fountain poisoned at its spring. The beer-shop and the benefit society, their antithesis and their confusion, are subjects for the legislator, as difficult as they are important.

But in the face of these adverse causes, fundamental and incidental, let us see what individualism, *quâ* landlords, can do notwithstanding. Much every way, by residence, by intelligent sympathy, and practical knowledge:—Thus (1.) Cottages and gardens; (2.) Land; (3.) Work; and substitute clubs for beer-shops, economic outlay for charitable doles, and thrift and self-respect for improvidence and dependence. It will not cost much in money, but it will require time and some personal sympathy and supervision. None other can do what a landlord can, neither clergyman nor constable, schoolmaster nor Government; and it is gradually being discovered that among some debased town populations, the relation of landlord and tenant (not by cash-nexus but by sympathy and kindly interest) is the greatest leverage and renovation for some of the poorer classes.

(1.) Cottages and gardens. It will at once be urged that cottages don't pay—nor do they merely as buildings, but what if a large garden be added of half an acre with fruit trees, which may be worth 3*l.* or 4*l.* beside the dwelling? If a new cottage can be built for about 100*l.*, and with using materials on an estate (such as timber and stone) a two bedroom cottage can generally be built for about that sum, with a garden of half an acre, it might fairly be let for 5*l.* or even 6*l.*; deduct from 6*l.*, 15*s.* per annum for the value of the land, and 5*s.* per annum for the value of fruit trees planted, and you have a return of 5*l.* per annum for the outlay of 100*l.*, or 5 per cent. Where two or three cottages are built together, they might be put up for less, or one extra bedroom thrown in for the same sum. If half the garden be planted with thirty or forty fruit trees (apples or damsons) it will almost pay the rent of the whole. Good fruit trees, after a few years, may be worth from 2*s.* to 3*s.* per annum. The labour to be expended on the garden obtained, as it will be at odd hours snatched, perhaps, from the public-house, need not be reckoned in this calculation.

In the case of an old cottage the return would not be so clear, since the rent of the cottage, as it stands, must be deducted; but in these cases it will generally be found that the cottage has been run up by some former tenant, and even here by the addition of a garden or allotment, a return of 3 per cent. might be obtained on a new cottage. The money can be advanced by some of the land improvement companies at about 6 per cent. repayable in twenty-five years; and though a landlord might not be able suddenly to rebuild a number of cottages out of income, he will not find the interest on the money in excess of the return of rent so heavy as to debar him from gradually improving all on his estate; and against this is to be placed the elevation of the labourer, and the economic necessity of their being housed for the cultivation of the land. There is involved here, however, a slightly complicated economic question. The landlord of farms is obliged necessarily to provide cottages for the labourers on the farm as much as buildings for the farmer. That they must then be looked on practically as part of the landlord's outlay on the farm. When let, as they generally are, at non-remunerative prices, they are actually let in supplementation or part payment of wages; but in such an arrangement an injustice is done to the other owners of cottages, and yet more to the tenants in the neighbourhood, namely, those built independently of any farm ownership. This ought not, strictly speaking, to be; a cottage should be made to pay a fair rent, and the mode in which the difficulty is here sought to be solved is, by the garden or allotment system, which is easier to the large landlord than to the smaller cottage speculator.

(2.) Land.—A great deal that is fallacious and absurd has been written chiefly by theorists and closet agriculturists, about peasant proprietorships, and "*la petite culture*;" for any one with practical knowledge of the subject is aware that the cottier or petty farmer

endeavouring to live on his small place of ten or twenty acres is too often a warning and example to all who would set at defiance the practical facts of rural economy. It is a deplorable sight to witness a hard-working, industrious labourer, who has saved a little money, endeavour thus to carry on a life of struggle and rags, by depending entirely on the resources of *la petite culture*; but under all this fallacy is a germ of truth, thus applicable: If a landlord will allot to a few of his cottages at first (or later to as many as half or more) a few acres of grass land, say from three to five, enough to keep a cow or two, *making always a previous condition that the cottager shall have saved a few pounds*, he will find that the incitement to obtain these small privileges will act most beneficially as an inducement to saving money upon the whole population. He will find, if careful in the selection of his tenants, that no greater natural means of raising the agricultural labourer is to be found than the granting of these small plots of land. It is at once an investment and a source of income to the cottager, and that at no very great outlay by the landlord; but these two conditions must be always peremptorily observed. First, the cottager must have previously saved by his own exertions a few pounds, say 10*l.* or 20*l.*, else ruin and failure will ensue through the accidental loss of a cow, and the absence of previously formed habits of thrift. Secondly, the land must be let to agricultural day labourers, not to petty farmers who design to live or rather starve on the place; the profits are then made by the wife without interfering with the weekly wages of the labourer. As much as 10*l.* yearly net profit may be made in this way from the possession of one cow, and it is impossible to reckon the amount of self-respect and self-reliance thereby superinduced.

(3.) Work.—Without going as far as Hampshire or Berkshire or Devonshire, there are few agricultural districts where work is not slack in winter as compared with the summer. Some day machinery may come to compensate the vacuum; but meanwhile there is a very simple way in which landlords may, on the strictest economic principles, do much to afford relief. There is hardly a parish or an estate in England where draining, road-making, and other permanent improvements are not, more or less, urgently required, and it is in winter that such works may be best undertaken. If landlords would take the trouble, either by borrowing money or more cheaply out of income, to push forward such works in their several neighbourhoods, very timely relief might be afforded in those cases where labourers are employed only during the summer months, and heartlessly thrown on the rates in the winter. If it would be an argument or inducement in the case, it might be known that the amount of money spent in rates could be saved to the ratepayers, but that is a narrow view of the whole question, that ought to be beneath the consideration of men in the position of English landlords.

The great secret of raising the poor is somehow to teach them self-reliance and thrift. If, by reducing the temptation to the beer-shop, encouraging sound friendly societies, and making opportunities for investment of savings as a landlord can, the lesson and example

of thrift is taught, and a premium put on providence ; and at the same time, by a strictly-administered Poor Law a discount and a penalty set on improvidence, the agricultural labourer, and equally the town poor, will be taught, as it were contagiously, habits of self-reliance and self-respect. We must give men some outlook and hope, some means of investment and natural savings bank if we would wean them from the beer-shop, and make them independent of the fatal communism of the Poor Law. On the estate in question no cottager is taken till he can produce evidence of money saved, if it be only a few shillings, as a test of providence ; and if he then continues to save money, he has the knowledge and inducement that he will be eligible for a cottage with land on the first vacancy. In addition to this there is a clothing club established, and in sickness or sudden distress such assistance as medicines or strengthening food, or clothing are given, but only to the members of the club, thus instituting another and more inclusive provident test.

The systematic application of these principles, namely, inculcating and promoting providence and self-reliance among the poor, has been found during forty years' experience to be attended with the very best results in the district in question. Those who too ignorantly assert that there is no prospect for the agricultural labourer but the workhouse, might be surprised to find in this district labourers at 11s. per week in the possession of 50l. or 100l. in the savings bank. It is hardly necessary to say that such families are quite beyond the reach of pauperism, indeed a pauper is unknown on the estate. Nor is there any prudential check such as is insisted on by Mr. Stuart Mill, nor yet any natural check to longevity—rather the contrary ; the death-rate being less than 14 per 1000 ; large families and old age are the rule not the exception, and the one supports the other.

By sympathy and supervision, not by direct gifts, a beneficial relation has been promoted between rich and poor not uncommon to many country districts, but rarer in towns—and pauperism has been virtually exterminated. There are no demoralizing charities and few beer-shops—five beer-shops on the estate having been converted into cottages. Little or no money is ever given, but considerable sums have been spent in building cottages, and in draining and other improvements ; and some such work is continually going on in the neighbourhood during the winter.

Under different conditions, in some respects under greater difficulties, these same principles may be, *because have been*, applied to town populations ; and the work carried out so successfully by Miss Octavia Hill in the relation of a landlord in the worst and poorest districts of Marylebone, where whole courts and alleys have been converted from squalid misery into decent comfortable houses, and the money invested has returned a steady interest of 5 per cent. besides a large surplus for repairs and improvements—shows what results are attainable if the intelligence and active sympathy of Individualism be brought to bear upon this otherwise complicated problem.

